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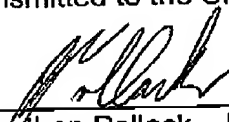
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To: Geoffrey Akers - Art Unit 3625
Company: United States Patent and Trade Mark Office
Fax Number: 1-703-872-9306
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Date: January 10, 2005
Re: United States Patent Application No. 09/771,653
Total Pages: 6 (including cover)
File Number: T8467862US
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IN THE UNITED STATES PATENT AND TRADEMARKS OFFICE

In re Application of:
PERLEY et al.Serial No.: 09/771,653
Filed: January 30, 2001
Title: COMPUTERIZED METHOD AND SYSTEM FOR MANAGING A
FINANCIAL CAPACITY OF A BUSINESS

Our Docket: T8467862US

Examiner: Forest Thompson Jr.
Tel: (703) 306-5449

Fax: (703) 872-9306

Art Unit: 3625

To: The Commissioner of Patents and Trade-Marks
Washington, D.C. 20231
U.S.A.

10 January 2005

RESPONSE

Dear Sir:

This communication is filed in response to the Office Action mailed November 8, 2004. Please note that as per the Power of Attorney submitted August 4, 2004, the correspondence address should be that of the undersigned (at Customer No. 26,912). The most recent Office Action was incorrectly sent to Timothy Ziolkowski at Whyte Hirschbock Dudek S C.

Please amend this application as follows:

Remarks begin on page 2 of this paper.